What is claimed is:

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1. An apparatus adapted for engagement with an elongated, octagonal tubular formwork form element comprising:

an insert panel, wherein the panel has at least one substantially straight or flat surface, wherein the panel has at least one end two ends and having a male engagement portion at each end, and wherein each the male engagement portion is adapted to engage a matching female engagement portion on the elongated tubular formwork form element

whereby the engagement of the male engagement portions on the insert panel to matching female engagement portions forms a triangular closed area and

whereby the engagement of the insert panel forms a substantially flat wall along the octagonal tubular formwork element or elements to which the insert panel is engaged.

- 2. The apparatus of Claim 1, wherein the panel has two ends and a male engagement portion at each end.
- 20 23. The apparatus of Claim 1-or Claim 2, wherein the male engagement portion comprises one or more of an engagement fin, projection, finger or lip.
 - 34. The apparatus of any of-Claims 1 or 21-3, wherein the male engagement portion is T-shaped, P-shaped, H-shaped, or Y-shaped.
 - 45. The apparatus of any of Claims 1 or 21-4, wherein the panel has one substantially straight or flat surface and is a formwork wall panel.
 - 56. The apparatus of any of Claims 1 or 2-1-4, wherein the panel has two substantially straight or flat surfaces residing at a perpendicular an angle relative to each other and is a formwork corner panel.
 - 7. The apparatus of Claim 46, wherein the panel has perforations. the angle ranges from being substantially perpendicular to curvilinear.

- 78. The apparatus of any of Claims 1-45, wherein the panel has perforations.
- 89. A building having walls formed in part by the apparatus of Claim 4any of Claims 1-8.
 - 9. A building having walls formed in part by the apparatus of Claim 5.
- 10. A method of finishing a plurality of elongated tubular form elements,
 10 comprising the step of mating an insert panel of any of Claims 1-8 Claim 1 with at least one of the elongated tubular form elements.